

DIAMOND BANCORP, INC

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2294812	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$810	\$798	-1.4%		
Loans	\$682	\$696	2.0%		
Construction & development	\$107	\$109	2.3%		
Closed-end 1-4 family residential	\$116	\$122	5.5%		
Home equity	\$28	\$34	18.4%		
Credit card	\$0	\$0			
Other consumer	\$9	\$8	-8.4%		
Commercial & Industrial	\$145	\$155	6.9%		
Commercial real estate	\$224	\$203	-9.2%		
Unused commitments	\$115	\$109	-4.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$58	\$54	-7.5%		
Cash & balances due	\$28	\$11	-60.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$10	\$24	135.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$10	\$25	156.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$727	\$716	-1.6%		
Deposits	\$595	\$592	-0.5%		
Total other borrowings	\$129	\$120	-7.1%		
FHLB advances	\$122	\$113	-7.5%		
Equity					
Equity capital at quarter end	\$82	\$82	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$17	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.5%	--		
Tier 1 risk based capital ratio	11.6%	11.6%	--		
Total risk based capital ratio	12.9%	12.8%	--		
Return on equity ¹	-5.0%	-4.1%	--		
Return on assets ¹	-0.5%	-0.4%	--		
Net interest margin ¹	3.9%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	29.6%	38.0%	--		
Loss provision to net charge-offs (qtr)	124.2%	113.8%	--		
Net charge-offs to average loans and leases ¹	2.2%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.5%	18.9%	1.3%	0.3%	--
Closed-end 1-4 family residential	6.7%	8.8%	0.3%	1.4%	--
Home equity	2.2%	0.6%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.5%	1.2%	1.1%	0.3%	--
Commercial & Industrial	0.3%	0.5%	0.3%	0.0%	--
Commercial real estate	3.6%	2.8%	0.4%	1.1%	--
Total loans	6.2%	5.6%	0.5%	0.6%	--